

Fill in this information to identify the case:

Debtor 1	John Christopher Roberts
Debtor 2 (Spouse, if filing)	Christine Ann Toukatly
United States Bankruptcy Court for the: Middle District of Pennsylvania (Wilkes-Barre)	
Case number 17-01496	

## Official Form 410S1

# Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

**Name of creditor:**  
JPMorgan Chase Bank, National Association

**Court claim no. (if known):** 6

**Last 4 digits** of any number you use to identify the debtor's account: 5 0 5 8

### Date of payment change:

Must be at least 21 days after date of this notice

07/01/2019

### New total payment:

Principal, interest, and escrow, if any \$ 576.01

### Part 1: Escrow Account Payment Adjustment

#### 1. Will there be a change in the debtor's escrow account payment?

No  
 Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$ 226.77

New escrow payment: \$ 227.82

### Part 2: Mortgage Payment Adjustment

#### 2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

No  
 Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate: \_\_\_\_\_ %

New interest rate: \_\_\_\_\_ %

Current principal and interest payment: \$ \_\_\_\_\_

New principal and interest payment: \$ \_\_\_\_\_

### Part 3: Other Payment Change

#### 3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

No  
 Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change:

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

*Check the appropriate box.*

I am the creditor.  
 I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X** /s/Edwin Hill  
Signature

Date 05/20/2019

Print: Edwin Hill  
First Name Middle Name Last Name

Vice President  
Title

Company JPMorgan Chase Bank, N.A.

Address Chase Records Center Attn: Correspondence Mail  
Number Street  
700 Kansas Lane, Mail Code LA4-5555  
Address 2  
Monroe LA 71203  
City State ZIP Code

Contact phone 866-243-5851

PCN\_Escalations@chase.com  
Email

# UNITED STATES BANKRUPTCY COURT

Middle District of Pennsylvania (Wilkes-Barre)

Chapter 13 No. 17-01496  
Judge: Robert N. Opel II

In re:

John Christopher Roberts & Christine Ann Toukatly

Debtor(s).

## CERTIFICATE OF SERVICE

I hereby certify that this Notice, including all attachments, is being served on or before May 21, 2019 via filing with the US Bankruptcy Court's CM ECF system and/or by mailing or providing a copy of this document to a vendor for mailing: By U.S. Postal Service First Class Main Postage Prepaid

Debtor: By U.S. Postal Service First Class Mail Postage Prepaid

John Christopher Roberts  
1180 Breaker St

Dickson City PA 18519-1212

By U.S. Postal Service First Class Mail Postage Prepaid

Christine Ann Toukatly  
1180 Breaker St

Dickson City PA 18519-1212

Debtor's Attorney: By U.S. Postal Service First Class Mail Postage Prepaid

Jason Paul Provinzano  
Law Offices of Jason P. Provinzano, LLC  
16 W. Northampton Street

Wilkes Barre PA 18701

By U.S. Postal Service First Class Mail Postage Prepaid

Jason Paul Provinzano  
Law Offices of Jason P. Provinzano, LLC  
16 W. Northampton Street

Wilkes Barre PA 18701

Trustee: By U.S. Postal Service First Class Mail Postage Prepaid

Charles J DeHart, III (Trustee)  
Trustee  
8125 Adams Drive, Suite A

Hummelstown PA 17036

/s/Edwin Hill

Vice President



Customer Service Center  
 Monday - Friday  
 Saturday  
 Hearing Impaired (TDD)

1-800-848-9136  
 8 a.m. - 12 a.m.(ET)  
 8 a.m. - 8 p.m.(ET)  
 1-800-582-0542

03159 ECA Z 09819 C - ESU  
 JOHN C ROBERTS  
 1180 BREAKER ST  
 DICKSON CITY, PA 18519-1212

#### Escrow: Taxes and Insurance Statement

Loan Number	04/08/2019
Statement Date	07/2018 to 06/2019
Review Period	
<b>Escrow Surplus</b>	<b>\$1,509.29</b>

#### Important Message

For more information about escrow, visit [chase.com/ManageMyMortgage](http://chase.com/ManageMyMortgage).

If you are in bankruptcy or have been given a discharge for your bankruptcy, this letter is for information only. This letter is not an attempt to collect a debt. It is not an attempt to collect, assess or recover all or part of the debt from you. If a bankruptcy trustee is making your payments for you, please give a copy of this statement to the trustee.

Your escrow shortage amount does not include any actual shortage that might have been included before you filed for bankruptcy.

**Chase automatic mortgage payment customers:** If your mortgage payment amount changes after an escrow analysis, we'll adjust your payment for you. **Other online bill payment service or military allotment customers:** If your mortgage payment changes after an escrow analysis, you will need to contact your financial services provider to adjust your payment.

#### Summary

Your escrow surplus of \$1,509.29 will stay in your account.

Your escrow account statement shows \$1,509.29 more than was needed to pay your taxes and/or insurance. Because you have one or more past-due payments, the surplus will remain in your escrow account. If you bring your account current within 30 days of this statement, we will review your escrow account again. Any surplus at that time will be returned to you. If you bring your account current after the 30 days, please contact the Customer Service Center to request a new escrow review. Your monthly payment will be \$576.01 starting 07/01/19.

Keep this statement for your records.

#### Monthly Home Loan Payment

	Current Payment	New Payment Effective 07/01/2019
Principal & Interest	\$348.19	\$348.19
Escrow Account Deposit	\$226.77	\$227.82
<b>Total Payment Amount</b>	<b>\$574.96</b>	<b>\$576.01</b>

### Balancing Your Escrow Account

There needs to be enough money in your escrow account to pay your property taxes and/or insurance. To do that, federal law allows us to require that you keep a minimum balance in your account. This cash reserve helps to cover any increase in taxes and/or insurance. However, the minimum balance requirement has been waived for your account.

The payments made to and from your escrow account last year help predict your account activity for next year. This year's activity also helps predict what your lowest account balance is likely to be.<sup>1</sup>

To balance your escrow account, we compare what your lowest account balance will likely be next year with your minimum required balance. The difference between those two numbers tells us if you need to pay a shortage or if there is a surplus in your account.

\$0.00	Your minimum required balance
\$1,349.75	Your estimated lowest account balance for 2019 <sup>1</sup>
<b>\$1,509.29</b>	<b>Your escrow account surplus</b>

<sup>1</sup>See the "Estimated Escrow Account Activity" chart in this statement.

### Escrow Account History

The chart below compares this year's activity on your escrow account with our estimates. The estimated amounts came from your last escrow account review.

- Your most recent mortgage payment due was \$574.96. Your mortgage payment includes principal and interest \$348.19 and escrow money \$226.77.
- At the time of your last escrow account review, your expected lowest balance was \$0.00. The chart below shows that your actual lowest escrow balance was \$904.60.

Note: changes in property taxes or insurance premiums create the difference between the estimated and actual amounts in the chart. An "E" in the chart below means expected activity that hasn't occurred yet.

\*Indicates a difference between the estimated and actual amounts.

### This Year: July 2018 to June 2019

Date	Activity	Estimated Amount	Actual Amount	Estimated Escrow Balance	Actual Escrow Balance
	Starting Balance			\$1,223.28	\$1,425.49
07/2018	Deposit	\$226.77	\$0.00 *	\$1,450.05	\$1,425.49
08/2018	Deposit Withdrawal - TAXES	\$226.77	\$143.07 * \$163.07 *	\$1,676.82	\$1,405.49
09/2018	Deposit Withdrawal - SCHOOL TAX	\$226.77 \$822.36	\$1,168.45 * \$848.88 *	\$1,081.23	\$1,725.06
10/2018	Deposit Withdrawal - HOMEOWNER IN	\$226.77 \$1,308.00	\$453.54 * \$1,274.00 *	\$0.00	\$904.60
11/2018	Deposit	\$226.77	\$453.54 *	\$226.77	\$1,358.14
12/2018	Deposit	\$226.77	\$226.77	\$453.54	\$1,584.91
01/2019	Deposit	\$226.77	\$226.77	\$680.31	\$1,811.68
02/2019	Deposit Withdrawal - COUNTY TAX	\$226.77 \$447.88	\$226.77 \$447.88	\$459.20	\$1,590.57
03/2019	Deposit	\$226.77	\$226.77	\$685.97	\$1,817.34
04/2019	Deposit Withdrawal - BOROUGH TAX	\$226.77 \$143.07	\$453.54 E \$163.07 E	\$769.67	\$2,107.81

(Continued)


**Escrow: Taxes and Insurance Statement**

Loan Number		04/08/2019
Statement Date		07/2018 to 06/2019
Review Period		
<b>Escrow Surplus</b>		<b>\$1,509.29</b>

03159 ECA Z 09819 C - ESU  
 JOHN C ROBERTS  
 1180 BREAKER ST  
 DICKSON CITY, PA 18519-1212

**This Year: July 2018 to June 2019 (continued)**

Date	Activity	Estimated Amount	Actual Amount	Estimated Escrow Balance	Actual Escrow Balance
05/2019	Deposit	\$226.77	\$226.77 E	\$996.44	\$2,334.58
06/2019	Deposit	\$226.77	\$226.77 E	\$1,223.21	\$2,561.35
	Total Deposits	\$2,721.24	\$4,032.76		
	Total Withdrawals	\$2,721.31	\$2,896.90		
	Account Balance as of 06/2019				\$2,561.35

**Expected Escrow Account Activity**

The chart below estimates your escrow account balance for the next 12 months with your new monthly escrow account deposit of \$227.82 and any anticipated withdrawals. The chart shows that you will reach your estimated lowest account balance of \$1,349.75 in October 2019 (highlighted below). That is \$1,509.29 more than your minimum required balance of \$0.00.

**Next Year: July 2019 to June 2020**

Date	Activity	Estimated Amount	Actual Amount	Estimated Escrow Balance	Actual Escrow Balance
	Starting Balance				\$2,561.35
07/2019	Deposit	\$227.82		\$2,789.17	
08/2019	Deposit	\$227.82		\$3,016.99	
09/2019	Deposit Withdrawal - SCHOOL TAX	\$227.82 \$848.88		\$2,395.93	
10/2019	Deposit Withdrawal - HOMEOWNER IN	\$227.82 \$1,274.00		\$1,349.75	
11/2019	Deposit	\$227.82		\$1,577.57	
12/2019	Deposit	\$227.82		\$1,805.39	
01/2020	Deposit	\$227.82		\$2,033.21	
02/2020	Deposit Withdrawal - COUNTY TAX	\$227.82 \$447.88		\$1,813.15	
03/2020	Deposit	\$227.82		\$2,040.97	
04/2020	Deposit Withdrawal - BOROUGH TAX	\$227.82 \$163.07		\$2,105.72	
05/2020	Deposit	\$227.82		\$2,333.54	
06/2020	Deposit	\$227.82		\$2,561.36	
	Total Estimated Deposits	\$2,733.84			
	Total Estimated Withdrawals	\$2,733.83			
	Estimated Account Balance as of June 2020				\$2,561.36

**Expected Escrow Account Payments**

This section reflects the escrow activity that is expected to occur in the next 12 months. The "Total Tax and Insurance Monthly Payment Amount" at the bottom of this chart is your new monthly escrow deposit, as listed on page 1 of this statement.

Tax		Insurance			
Item	Annual Expense	Anticipated Date(s) of Payment	Item	Annual Expense	Anticipated Date(s) of Payment
SCHOOL TAX	\$848.88	September 19	HOMEOWNER IN	\$1,274.00	October 19
COUNTY TAX	\$447.88	February 20			
BOROUGH TAX	\$163.07	April 20			



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## A QUICK GUIDE TO UNDERSTANDING YOUR

# Annual Escrow Analysis

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**CHASE**

Customer Service Center  
Monday - Thursday  
8 a.m. - 8 p.m. (ET)  
Friday  
8 a.m. - 5 p.m. (ET)  
Saturday  
8 a.m. - 5 p.m. (ET)  
TTY  
1-800-563-0936

chase.com

**Escrow: Taxes and Insurance Statement**

Loan Number: 1234567890  
Statement Date: 05/06/2014  
Escrow Period: 06/2015 to 05/2014  
Escrow Surplus: \$644.78

**Why I'm getting this statement?**  
You are getting this statement because you have an escrow account. That is a special account that we provide for you to pay your property taxes and/or insurance. It is also known as an **Annual Escrow Account Disclosure Statement**. With an escrow account, you pay a portion of your taxes and/or insurance each month. Monthly, part of your monthly mortgage payment goes into your escrow account. When your taxes and/or insurance premiums are due, we pay those bills for you with the money in your escrow account.

Once a year, we are required by law to review your escrow account. This statement includes the results of our review. It includes a history of the activity on your account this year and the activity expected for next year.

**Monthly Home Loan Payment**

Current Payment	New Payment Effective 06/01/2014
Principal & Interest \$672.44	\$672.44
Escrow Account \$442.41	\$361.83
<b>Total Payment</b> \$1,114.85	<b>\$1,026.27</b>
<b>Amount</b>	

For more information about escrow, visit [chase.com/ManageMyMortgage](http://chase.com/ManageMyMortgage).

Chase automatic mortgage payment customers: If your mortgage payment amount changes after an escrow analysis, we'll adjust your payment for you. Other cash bill payment owners or monthly statement customers: If your mortgage payment changes after an escrow analysis, you will need to contact your financial services provider to adjust your payment.

### Current Monthly Mortgage Payment

You are getting this statement because you have an escrow account. That is a special account that we provide for you to pay your property taxes and/or insurance. It is also known as an **Annual Escrow Account Disclosure Statement**. With an escrow account, you pay a portion of your taxes and/or insurance each month. Monthly, part of your monthly mortgage payment goes into your escrow account. When your taxes and/or insurance premiums are due, we pay those bills for you with the money in your escrow account.

Once a year, we are required by law to review your escrow account. This statement includes the results of our review. It includes a history of the activity on your account this year and the activity expected for next year.

### New Monthly Mortgage Payment

#### Summary

Your escrow surplus is \$644.78.

Your escrow account has \$644.78 more than was needed to pay your taxes and/or insurance. We have attached a check for \$644.78 in order to return your escrow account to a minimum required balance of \$707.98 (See chart at end of statement titled "Next Year: June 2014 to May 2015"). Your monthly payment will be \$1,026.27 starting 06/01/14.

Please cash the check below. If you want, you can use the surplus to make a one-time additional mortgage payment to help pay your loan principal more quickly. To do that, follow these directions:

- Write "Pay to the order of JPMorgan Chase Bank" on the back of the undated check.
- Write your full mortgage loan number on the check.
- Sign the check.
- Write a letter telling us that you want to use the check to make a one-time additional mortgage payment.
- Mail your letter and your check in the same envelope to:

Attn: Customer Request Response  
PO Box 21730  
Columbus, OH 43228-0470

### Escrow Account Summary

This section shows that your escrow account has a surplus.

### Escrow Surplus Check

Your surplus check will be attached here.  
Please detach and cash it.



### Escrow Account History

The activity for your escrow account from the past year is shown here, along with what we estimated your payments would be.

#### Escrow Account History

The chart below compares this year's activity on your escrow account with our estimates. The estimated amounts came from your last escrow account review:  
 ■ At the time of your last escrow account review, your expected lowest balance was \$941.22. The chart below shows that your actual lowest escrow balance was \$1,172.10.  
 Note: changes in property taxes or insurance premiums create the difference between the estimated and actual amounts in the chart. An "E" in the chart below means expected activity that hasn't occurred yet.  
 \*Includes a difference between the estimated and actual amounts.

### Expected Escrow Activity for Next Year

We've calculated what we expect your escrow account balance will be for the coming year.

#### Expected Escrow Account Activity

The chart below estimates your escrow account balance for the next 12 months with your new monthly escrow deposit of \$583.83 and any anticipated withdrawals. The chart shows that you will reach your estimated lowest account balance of \$1,352.44 in August 2014 (highlighted below). That is \$644.78 more than your minimum required balance of \$707.98.

Date	Activity	Estimated Amount	Actual Amount	Estimated Escrow Balance	Actual Escrow Balance
Starting Balance					\$3,276.98
06/2014	Deposit	\$683.83	\$682.81		
07/2014	Deposit	\$683.83	\$3,966.64		
08/2014	Deposit	\$683.83	\$3,283.83		
09/2014	Deposit	\$683.83	\$2,600.00		
10/2014	Deposit	\$683.83	\$2,086.10		
11/2014	Deposit	\$683.83	\$2,415.93		
12/2014	Deposit	\$683.83	\$2,767.76		
01/2015	Deposit	\$683.83	\$8,121.89		
02/2015	Deposit	\$683.83	\$3,479.42		

### Expected Escrow Payment for Next Year

These are the tax and/or insurance amounts we expect to pay in the next 12 months, and when we expect to pay them. If you believe information is missing or incorrect, please call us at 1-800-848-9136.

#### Expected Escrow Account Payments

This section reflects the escrow activity that is expected to occur in the next 12 months. The "Total Tax and Insurance/Monthly Payment Amount" at the bottom of this chart is your new monthly escrow deposit, as listed on page 1 of this statement.

Tax	Insurance					
	Item	Annual Expense	Anticipated Date(s) of Payment	Item	Annual Expense	Anticipated Date(s) of Payment
COUNTY TAX	\$2,588.03	August 14		HOMEOWNER IN	\$1,268.00	April 15

Total Tax and Insurance/Monthly Payment Amount = \$355.83

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## FREQUENTLY ASKED QUESTIONS

### Why am I getting an Escrow Analysis?

We run your Escrow Analysis annually so you know the amount of taxes and/or insurance we paid for you this past year with funds from your escrow account. We also include what we expect to pay next year.

### Why does my account have a surplus?

Your account balance is higher than the minimum balance required, so we're refunding the difference. If your refund is more than \$50, your check is attached. If it's less than \$50, we'll credit your escrow account with your surplus.

We calculate next year's monthly escrow payment based on your tax and/or insurance payment amounts at the time your analysis is run. If your taxes and/or insurance change, your escrow payment may change, resulting in a shortage or surplus next year.

### What is an escrow minimum balance?

For most accounts, the minimum required balance is equal to two months of escrow payments. This minimum balance helps cover any increases in your taxes and/or insurance over the next year.

## ESCROW RESOURCES

- View your annual Escrow Analysis online to see if your monthly mortgage payment is changing due to an increase or decrease in your property taxes and/or insurance at [chase.com/EscrowAnalysis](http://chase.com/EscrowAnalysis).
- For answers to more questions and to watch our informational video, visit [chase.com/Escrow](http://chase.com/Escrow).
- To stay informed about activity from your escrow account throughout the year, sign up for free escrow alerts at [chase.com/Alerts](http://chase.com/Alerts).



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